

United States Bankruptcy Court  
Western District of Washington

In re:  
Amy Melissa Boyd  
Debtor

Case No. 19-41010-MJH  
Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0981-3

User: admin  
Form ID: 309A

Page 1 of 2  
Total Noticed: 33

Date Rcvd: Jun 20, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 22, 2019.

db +Amy Melissa Boyd, 11113 185th Ave E, Bonney Lake, WA 98391-6046  
aty +James F Dart, Shoemaker & Dart, P.S., Inc., Shoemaker & Dart PS Inc,  
6706 24th St W, Ste A, Tacoma, WA 98466-5460  
aty +Lesley Lueke, Aldridge Pite LLP, 4375 Jutland Dr, San Diego, CA 92117-3600  
956599779 +American Express National Bank, AENB, c/o Zwicker and Associates, P.C.,  
Attorneys/Agents for Creditor, P.O. 9043, Andover, MA 01810-0943  
956623468 +Children's Dental Care, 18008 SR 410 E Ste B, Bonney Lake, WA 98391-7113  
956639215 +Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657,  
Kirkland, WA 98083-0657  
956591683 +Equifax, PO BOX 30272, Tampa, FL 33630-3272  
956591684 +Experian, Profile Maintenance, PO BOX 9558, Allen, TX 75013-9558  
956591688 +James Roy Boyd, 19623 139th St E, Bonney Lake, WA 98391-5507  
956639424 +James r.; Boyd, c/o Shoemaker & Dart, 6706 24th St W, Suite A, Tacoma, WA 98466-5460  
956591689 +LoanCare, P.O. Box 8068, Virginia Beach, VA 23450-8068  
956591690 +Moneytree, PO BOX 58363, Seattle, WA 98138-1363  
956639955 +Pingora Loan Servicing, LLC, C/O LoanCare, LLC, 3637 Sentara Way,  
Virginia Beach, VA 23452-4262  
956591691 +Richard Ricketts Esq, 1130 Broadway Plaza #202, Tacoma, WA 98402-3512  
956618017 +TD Retail Card Services, c/o Creditors Bankruptcy Service, P.O. Box 800849,  
Dallas, TX 75380-0849  
956591695 ++TRANSUNION, 555 W ADAMS, CHICAGO IL 60661-3631  
(address filed with court: Transunion, 555 West Adams St, Chicago, IL 60611)  
956591694 +Tdrms/mor Furniture Fo, Attn: Bankruptcy Department, 1313 North Market St., 9th Floor,  
Wilmington, DE 19801-6109  
956591696 +Visa Dept Store National Bank/Macy's, Attn: Bankruptcy, Po Box 8053, Mason, OH 45040-8053

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
aty E-mail/Text: stopdebt@gmail.com Jun 21 2019 01:40:50 Ellen Ann Brown, Brown & Seelye PLLC,  
744 S Fawcett Ave, Tacoma, WA 98402  
tr +EDI: BKAELLIS.COM Jun 21 2019 05:38:00 Kathryn A Ellis, 5506 6th Ave S, Suite 207,  
Seattle, WA 98108-2553  
smg EDI: WADEPREV.COM Jun 21 2019 05:38:00 State of Washington, Department of Revenue,  
2101 4th Ave, Ste 1400, Seattle, WA 98121-2300  
ust +E-mail/Text: USTPREGION18.SE.ECF@USDOJ.GOV Jun 21 2019 01:41:06 United States Trustee,  
700 Stewart St Ste 5103, Seattle, WA 98101-4438  
956591679 +EDI: AMEREXPR.COM Jun 21 2019 05:38:00 Amex, Correspondence/Bankruptcy, Po Box 981540,  
El Paso, TX 79998-1540  
956591680 +EDI: CAPITALONE.COM Jun 21 2019 05:38:00 Capital One, Attn: Bankruptcy, Po Box 30285,  
Salt Lake City, UT 84130-0285  
956616322 EDI: CAPITALONE.COM Jun 21 2019 05:38:00 Capital One Bank (USA), N.A.,  
by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083  
956591681 +Fax: 602-659-2196 Jun 21 2019 01:58:20 Chexsystems, Attn: Customer Relations,  
7805 Hudson Rd Ste 100, Saint Paul, MN 55125-1703  
956591682 +EDI: CITICORP.COM Jun 21 2019 05:38:00 Citicards Cbna, Citi Bank, Po Box 6077,  
Sioux Falls, SD 57117-6077  
956591685 +E-mail/Text: bankruptcy@firstelectronic.com Jun 21 2019 01:41:44 First Electronic Bank,  
Attn: Bankruptcy, Po Box 521271, Salt Lake City, UT 84152-1271  
956591686 +E-mail/Text: cclerks@gesa.com Jun 21 2019 01:41:14 GESA Credit Union, P.O. Box 500,  
Richland, WA 99352-0500  
956591687 +EDI: IRS.COM Jun 21 2019 05:38:00 Internal Revenue Service, PO BOX 7346,  
Philadelphia, PA 19101-7346  
956632510 EDI: RESURGENT.COM Jun 21 2019 05:38:00 LVNV Funding, LLC, Resurgent Capital Services,  
PO Box 10587, Greenville, SC 29603-0587  
956591692 +E-mail/Text: membersolutions@soundcu.com Jun 21 2019 01:41:12 Sound Credit Union,  
Attn: Bankruptcy, Po Box 1595, Tacoma, WA 98401-1595  
956591693 +E-mail/Text: BANKRUPTCY.FILINGS@STCU.ORG Jun 21 2019 01:41:40 Spokane Teachers Credit union,  
Attn: Bankruptcy, Po Box 1954, Spokane, WA 99210-1954  
956591695 E-mail/Text: DASPUBREC@transunion.com Jun 21 2019 01:40:57 Transunion, 555 West Adams St,  
Chicago, IL 60611

TOTAL: 16

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr\* +James R. Boyd, c/o Shoemaker & DaRT, 6706 24TH St. W., Suite A, Tacoma, wa 98466-5460  
TOTALS: 0, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jun 22, 2019

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 20, 2019 at the address(es) listed below:

Ellen Ann Brown on behalf of Debtor Amy Melissa Boyd stopdebt@gmail.com,  
ignbands@gmail.com;browner80299@notify.bestcase.com  
James F Dart on behalf of Interested Party Courtesy NEF jdart@shoedartlaw.com,  
kshoemaker@shoedartlaw.com;office@shoedartlaw.com  
James F Dart on behalf of Creditor James R. Boyd jdart@shoedartlaw.com,  
kshoemaker@shoedartlaw.com;office@shoedartlaw.com  
Kathryn A Ellis kae@seanet.com, WA18@ecfcbis.com;cgw@seanet.com  
Lesley Lueke on behalf of Interested Party Courtesy NEF ecfwawb@aldridgepite.com,  
llueke@ecf.inforuptcy.com  
Michael G. Malaier ecfcomputer@chapter13tacoma.org  
United States Trustee USTPRegion18.SE.ECF@usdoj.gov

TOTAL: 7

**Information to identify the case:**

Debtor 1:	<b>Amy Melissa Boyd</b>	Social Security number or ITIN:	xxx-xx-1810
	First Name    Middle Name    Last Name	EIN:	--
Debtor 2:		Social Security number or ITIN:	----
(Spouse, if filing)	First Name    Middle Name    Last Name	EIN:	--
United States Bankruptcy Court:	Western District of Washington	Date case filed in chapter:	13    3/30/19
Case number:	19-41010-MJH	Date case converted to chapter:	7    6/20/19

Official Form 309A (For Individuals or Joint Debtors)

**Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

12/2017

**For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.**

**This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.**

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.gov](http://www.pacer.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

	About Debtor 1:	About Debtor 2:
<b>1. Debtor's full name</b>	Amy Melissa Boyd	
<b>2. All other names used in the last 8 years</b>		
<b>3. Address</b>	11113 185th Ave E Bonney Lake, WA 98391	
<b>4. Debtor's attorney</b> Name and address	Ellen Ann Brown Brown & Seelye PLLC 744 S Fawcett Ave Tacoma, WA 98402	Contact phone 253-573-1958 Email: <a href="mailto:stopdebt@gmail.com">stopdebt@gmail.com</a>
<b>5. Bankruptcy trustee</b> Name and address	Kathryn A Ellis 5506 6th Ave S, Suite 207 Seattle, WA 98108	Contact phone 206-682-5002
<b>6. Bankruptcy clerk's office</b> Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> .	1717 Pacific Avenue Suite 2100 Tacoma, WA 98402	Hours open 8:30 am – 4:30 pm Monday – Friday Contact phone 253-882-3900 Date: 6/20/19

For more information, see page 2 &gt;

<b>7. Meeting of creditors</b>  Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	<b>July 29, 2019 at 09:30 AM</b>  The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location:  <b>Courtroom J, Union Station, 1717 Pacific Avenue, Tacoma, WA 98402</b>
<b>8. Presumption of abuse</b>  If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	Insufficient information has been filed to date to permit the clerk to make any determination concerning the presumption of abuse. If more complete information, when filed, shows that the presumption has arisen, creditors will be notified.	
<b>9. Deadlines</b>  The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<b>File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:</b> <b>Filing deadline: 9/27/19</b>  <b>You must file a complaint:</b> <ul style="list-style-type: none"> <li>• if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or</li> <li>• if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6).</li> </ul> <b>You must file a motion:</b> <ul style="list-style-type: none"> <li>• if you assert that the discharge should be denied under § 727(a)(8) or (9).</li> </ul>	
	<b>Deadline to object to exemptions:</b> <b>Filing deadline:</b> 30 days after the conclusion of the meeting of creditors The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	
<b>10. Proof of claim</b>  Please do not file a proof of claim unless you receive a notice to do so.	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline. If your claim is secured by a security interest in the debtor's principal residence, see Fed. R. Bankr. P. 3002(c)(7) for claim filing deadlines.	
<b>11. Creditors with a foreign address</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
<b>12. Exempt property</b>	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	

#### Notice of Potential Dismissal

If the debtor fails to file required schedules, statements or lists within 15 days from the date the petition is filed, or object to dismissal of the case indicating why dismissal is not appropriate, the case may be dismissed without further notice. If the Debtor(s) fails to appear at the meeting of creditors, the U.S. Trustee may apply for an order of dismissal without further notice.

Anyone can register for the Electronic Bankruptcy Noticing program at [ebn.uscourts.gov](http://ebn.uscourts.gov) OR (2) Debtors can register for DeBN by filing local form [DeBN Request Form](#) with the Clerk of Court. Both options are FREE and allow the clerk to quickly send you court-issued notices and orders by email.